a communication circuit which communicates with a second external device through a public line;

a switching circuit which switches between a first path and a second path, said first path connecting a first external device and said communication circuit without connecting said first external device and said data processor, and said second path connecting said data processor and said communication circuit for transferring electronic money data without connecting said first external device and said data processor; and

a control circuit which controls said data processor, said communication circuit, and said switching circuit;

wherein, said control circuit controls said switching circuit to switch from said first path to said second path at a time of transaction of electronic money information.

36. (Amended) A terminal device used in an electronic money system, comprising:

a first terminal device including an input device which enters data from a first external device, a communication circuit which communicates with a second

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external device through a public line, and a light receiving device which receives light signals;

a second terminal device including, a data processor which processes data in an IC card storing electronic money information, a light emitting device which generates light signals for sending to said first terminal device, and a control circuit which controls said data processor and said communication circuit; and

a switching circuit in said first terminal device, which switches between a first path and a second path, said first path connecting said first external device and said communication circuit without connecting said first external device and said data processor, and said second path connecting said data processor of said second terminal device through said light emitting device and said light receiving device, and said communication circuit, for transferring electronic money data, without connecting said first external device and said data processor;

wherein said control circuit in said second terminal device controls said switching citcuit to switch from said first path to said second path at \a time of transaction of electronic money.

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37. (Amended) A first terminal device used in an electronic money system having a second terminal device including, a data processor which processes data in an IC card storing electronic money information, a light emitting device which generates light signals for sending to said first terminal device, and a control circuit which controls said data processor, said first terminal device comprising:

an input device which enters data from a first external device;

a communication circuit which communicates with a second external device through a public line;

a light receiving device which receives light signals;

a switching circuit, which switches between a first path and a second path, said first path connecting a first external device and said communication circuit without connecting said first external device and said data processor, and said second path connecting said data processor of said second terminal device through said light emitting device and said light receiving device and said communication circuit, for transferring electronic money data, without connecting said first external device and said data processor;